

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE:** **Justin Ryan Kelley**  
**Heather Lynn Kelley, Debtors**

**Case No. 25-50196-KMS**  
**CHAPTER 13**

**NOTICE**

The undersigned counsel for Debtors have filed papers with the court to approve attorney's compensation.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the court to grant the Application, or if you want the court to consider your views on the Application, then on or before 21 days, you or your attorney must:

File with the court a written request for a hearing at:

U.S. Bankruptcy Clerk  
U.S. Bankruptcy Court  
Dan M. Russell, Jr. United States Courthouse  
2012 15th St., Ste. 244  
Gulfport, MS 39501

If you mail your request to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

You must also mail a copy to the Debtors' attorney:

The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
(601) 500-5533

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the Application and may enter an order granting that relief, which shall sustain this Application for Compensation.

Date: July 22, 2025

Signature: /s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MSBN 103469)  
Jennifer A Curry Calvillo (MSBN 104367)  
The Rollins Law Firm, PLLC  
PO Box 13767  
Jackson, MS 39236  
601-500-5533  
trollins@therollinsfirm.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE:** **Justin Ryan Kelley**  
**Heather Lynn Kelley, Debtors**

**Case No. 25-50196-KMS**  
**CHAPTER 13**

**SECOND APPLICATION FOR ALLOWANCE OF COMPENSATION AND  
REIMBURSEMENT OF NECESSARY EXPENSES  
FOR THOMAS C. ROLLINS, JR.**

COMES NOW, Thomas C. Rollins, Jr., (the “Applicant”) attorney for the Debtors, and files this *Second Application for Allowance of Compensation and Reimbursement of Necessary Expenses for Thomas C. Rollins, Jr.* and in support thereof, would respectfully show to this Honorable Court as follows, to-wit:

1. On February 13, 2025, Debtors filed a bankruptcy petition under Chapter 13 of the bankruptcy code.
2. The Debtors and Thomas C. Rollins, Jr. of The Rollins Law Firm, PLLC (hereinafter “the firm”), have agreed to an hourly billing arrangement in lieu of this Court’s standard “no look” fee award. Per said agreement, attorney T.C. Rollins is billed at a rate of \$360.00 per hour while attorney Jennifer Calvillo is billed at a rate of \$360.00 per hour. Paralegals are billed at a rate of \$155.00 per hour. Legal Assistants bill at \$100.00 per hour. Said rates are reasonable and in keeping with community custom and standards for attorneys in this area. T.C. Rollins and Jennifer Calvillo are both board certified in consumer bankruptcy law by the American Board of Certification.
3. The Debtors herein did not provide a retainer.
4. Throughout our representation of the Debtors herein, our firm has maintained itemized billing entries which are completed and maintained contemporaneously with the associated service(s) provided. The services provided by the firm were reasonable in view of the circumstances of this case.

5. The Court previously approved compensation in the amount of \$ 2,305.25 (Dk #28).
6. The chapter 13 Trustee has disbursed \$2,020.25 on this claim as of July 21, 2025.
7. The time incurred and services provided by the firm since the filing of the previous fee application have resulted in Attorney's fees in the amount of \$1,166.00 and expenses in the amount of \$98.69 for a total of \$1,264.69. A detailed accounting of which is attached hereto as Exhibit "A".
8. This is the Applicants' Second request for allowance of compensation for professional services rendered in this proceeding. This request covers the period from March 11, 2025 to July 21, 2025.

WHEREFORE, PREMISES CONSIDERED, Applicant requests that this Court enter an Order awarding reasonable attorneys' fees for the professional services rendered herein and authorizing and directing Debtors to pay said attorneys' fees and expenses. Applicants pray for general relief.

Respectfully submitted

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr. (MSBN 103469)  
The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
601-500-5533

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., certify that an accurate copy of the Application for Compensation was filed on CM/ECF this day and that the Chapter 13 Case Trustee and U.S. Trustee are registered to receive electronic notice in this case. The date of said notice is reflected on the Docket.

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr.

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4                   **UNITED STATES BANKRUPTCY COURT**  
5                   **SOUTHERN DISTRICT OF MISSISSIPPI**

6                   IN RE:  
7                   JUSTIN RYAN KELLEY  
8                   HEATHER LYNN KELLEY

9  
10                  CASE NO: 25-50196-KMS  
11                  **DECLARATION OF MAILING**  
12                  **CERTIFICATE OF SERVICE**  
13                  Chapter: 13

14  
15                  On 7/22/2025, I did cause a copy of the following documents, described below,

16                  Notice and Application for Compensation  
17                  Exhibit A Invoice  
18                  Exhibit C Affidavit

19  
20                  to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with  
21                  sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and  
22                  incorporated as if fully set forth herein.

23  
24                  I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.  
25                  com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to  
26                  Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if  
27                  fully set forth herein.

28  
29                  Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been  
30                  served electronically with the documents described herein per the ECF/PACER system.

31                  DATED: 7/22/2025

32                  /s/ Thomas C. Rollins, Jr.  
33                  Thomas C. Rollins, Jr. 103469

34  
35                  The Rollins Law Firm  
36                  702 W. Pine Street  
37                  Hattiesburg, MS 39401  
38                  601 500 5533  
39                  trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

JUSTIN RYAN KELLEY  
HEATHER LYNN KELLEY

CASE NO: 25-50196-KMS

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 13

On 7/22/2025, a copy of the following documents, described below,

Notice and Application for Compensation

Exhibit A Invoice

Exhibit C Affidavit

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 7/22/2025



Miles Wood  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Thomas C. Rollins, Jr.  
The Rollins Law Firm  
702 W. Pine Street  
Hattiesburg, MS 39401

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

## CASE INFO

LABEL MATRIX FOR LOCAL NOTICING  
 NCRS ADDRESS DOWNLOAD  
 CASE 25-50196-KMS  
 SOUTHERN DISTRICT OF MISSISSIPPI  
 TUE JUL 22 11-42-41 PST 2025

AMERICREDIT FINANCIAL SERVICES INC DBA GM  
 PO BOX 183853  
 ARLINGTON TX 76096-3853  
 BMO BANK NA CO AIS PORTFOLIO SERVICES  
 L  
 4515 N SANTA FE AVE DEPT APS  
 OKLAHOMA CITY OK 73118-7901

## EXCLUDE

~~US BANKRUPTCY COURT  
 DAN M RUSSELL JR US COURTHOUSE  
 2012 15TH STREET SUITE 244  
 GULFPORT MS 39501 2036~~

US DEPARTMENT OF EDUCATION CO NELNET  
 121 S 13TH ST  
 LINCOLN NE 68508-1904

(P) ACADIAN AMBULANCE SERVICE INC  
 ATTN JESSE PROCTOR  
 P O BOX 98000  
 LAFAYETTE LA 70509-8000

(P) AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL  
 PO BOX 183853  
 ARLINGTON TX 76096-3853

AMERICREDIT FINANCIAL SERVICES INC DBA GM FINANCIAL  
 P O BOX 183853  
 ARLINGTON TX 76096-3853

AMERICAN EXPRESS NATIONAL BANK  
 CO BECKET AND LEE LLP  
 PO BOX 3001  
 MALVERN PA 19355-0701

AMEX  
 PO BOX 981535  
 EL PASO TX 79998-1535

BMO BANK NA  
 AIS PORTFOLIO SERVICES LLC  
 4515 N SANTA FE AVE DEPT APS  
 OKLAHOMA CITY OK 73118-7901

BMO BANK NA  
 EGAN ALAILY LLC  
 20 S CLARK STREET SUITE 2120  
 CHICAGO IL 60603-1856

BMO HARRIS BANK  
 ATTN BANKRUPTCY  
 111 WEST MONROE ST  
 CHICAGO IL 60603-4095

BANK OF AMERICA  
 ATTN BANKRUPTCY  
 4909 SAVARESE CIRCLE  
 TAMPA FL 33634-2413

BANK OF AMERICA NA  
 PO BOX 673033  
 DALLAS TX 75267-3033

CITIBANK  
 PO BOX 790040  
 ST LOUIS MO 63179-0040

CITIBANK NA  
 CITIBANK NA  
 5800 S CORPORATE PL  
 SIOUX FALLS SD 57108-5027

DEPARTMENT OF TREASURY INTERNAL  
 REVENUE SE  
 PO BOX 7346  
 PHILADELPHIA PA 19101-7346

(P) DISCOVER FINANCIAL SERVICES LLC  
 PO BOX 3025  
 NEW ALBANY OH 43054-3025

DISCOVER BANK  
 PO BOX 3025  
 NEW ALBANY OH 43054-3025

DISCOVER FINANCIAL  
 ATTN BANKRUPTCY  
 PO BOX 3025  
 NEW ALBANY OH 43054-3025

DISCOVER PERSONAL LOANS  
 PO BOX 30954  
 SALT LAKE CITY UT 84130-0954

GM FINANCIAL  
 801 CHERRY STREET  
 STE 3600  
 FORT WORTH TX 76102-6855

GREENSKY CREDIT  
 ATTN BANKRUPTCY  
 5565 GLENRIDGE CONNECT  
 STE 700  
 ATLANTA GA 30342-4796

GREENSKY INC  
 P O BOX 2730  
 ALPHARETTA GA 30023-2730

HERRING GAS CO  
 PO BOX 544  
 PURVIS MS 39475-0544

HILTON RESORTS CORP  
 ATTN BANKRUPTCY  
 3575 LAS VEGAS BLVD S  
 LAS VEGA NV 89109-8919

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

HILTON RESORTS CORPORATION  
6355 METROWEST BLVD SUITE 180  
ORLANDO FL 32835-7606

INTERNAL REVENUE SERVI  
CO US ATTORNEY  
501 EAST COURT ST  
STE 4430  
JACKSON MS 39201-5025

JPMORGAN CHASE BANK NA  
SBMT CHASE BANK USA NA  
CO NATIONAL BANKRUPTCY SERVICES LLC  
PO BOX 9013  
ADDISON TEXAS 75001-9013

(P) JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
SAINT CLOUD MN 56302-7999

JPMCB  
MAILCODE LA47100  
700 KANSAS LANE  
MONROE LA 71203-4774

LVNV FUNDING LLC  
RESURGENT CAPITAL SERVICES  
PO BOX 10587  
GREENVILLE SC 29603-0587

MS DEPT OF REVENUE  
BANKRUPTCY SECTION  
PO BOX 22808  
JACKSON MS 39225-2808

MISSISSIPPI DEPARTMENT OF REVENUE  
BANKRUPTCY SECTION  
P O BOX 22808  
JACKSON MS 39225-2808

NELNET  
PO BOX 82561  
LINCOLN NE 68501-2561

(P) PNC BANK RETAIL LENDING  
P O BOX 94982  
CLEVELAND OH 44101-4982

(P) PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

~~(D) (P) PNC BANK RETAIL LENDING  
P O BOX 94982  
CLEVELAND OH 44101-4982~~

(P) RECEIVABLE RECOVERY SERVICES LLC  
ATTN ANNA MARTIN  
110 VETERANS MEMORIAL BLVD STE 445  
METAIRIE LA 70005-4931

SYNCHRONY BANK  
ATTN BANKRUPTCY  
PO BOX 965060  
ORLANDO FL 32896-5060

SYNOVUS BANK  
ATTN BANKRUPTCY  
1111 BAY AVENUE  
COLUMBUS GA 31901-5218

US ATTORNEY GENERAL  
US DEPT OF JUSTICE  
950 PENNSYLVANIA AVENW  
WASHINGTON DC 20530-0001

~~EXCLUDE~~  
~~UNITED STATES TRUSTEE~~  
~~501 EAST COURT STREET~~  
~~SUITE 6 430~~  
~~JACKSON MS 39201-5022~~

(P) VYSTAR CREDIT UNION  
PO BOX 45085  
JACKSONVILLE FL 32232-5085

**EXCLUDE**

(P) DAVID RAWLINGS  
ATTN DAVID RAWLINGS CHAPTER 13 TRUSTEE  
PO BOX 566  
HATTIESBURG MS 39403-0566

HEATHER LYNN KELLEY  
241 SW ROSEMARY DR  
LAKE CITY FL 32024

**DEBTOR**

JUSTIN RYAN KELLEY  
541 SW ROSEMARY DR  
LAKE CITY FL 32024-6717

**EXCLUDE**

THOMAS CARL ROLLINS JR  
THE ROLLINS LAW FIRM PLLC  
PO BOX 13767  
JACKSON MS 39236-3767